

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Karen Angela Samuels a/k/a Karen A. Samuels  
a/k/a Karen Samuels and  
Ricky Terrymore Samuels a/k/a Ricky T.  
Samuels a/k/a Ricky Samuels a/k/a Rick Samuels

Debtor(s)

Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Seasoned Credit Risk Transfer  
Trust, Series 2019-2

Movant

v.

Karen Angela Samuels a/k/a Karen A. Samuels a/k/a  
Karen Samuels and  
Ricky Terrymore Samuels a/k/a Ricky T. Samuels a/k/a  
Ricky Samuels a/k/a Rick Samuels

Debtor(s)

Jack N. Zaharopoulos

Trustee

CHAPTER 13

CASE NO.: 21-01571 MJC

**ANSWER TO MOTION FOR RELIEF  
ON BEHALF OF DEBTOR**

AND NOW comes the Debtors, Karen Angela Samuels and Ricky Terrymore Samuels, by and through their attorneys, and answers the Motion for Relief from Automatic Stay by Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2019-2, as follows:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.

6. Denied. After reasonable investigation, Debtors are without information sufficient to respond to this averment.
7. Denied. After reasonable investigation, Debtors are without information sufficient to respond to this averment.
8. Denied. After reasonable investigation, Debtors are without information sufficient to respond to this averment.
9. Denied. After reasonable investigation, Debtors are without information sufficient to respond to this averment.
10. Denied. Legal conclusion to which no response is required.
11. Denied. After reasonable investigation, Debtors are without information sufficient to respond to this averment.
12. Denied. Legal conclusion to which no response is required.

**WHEREFORE**, Debtors respectfully requests an Order of this Court denying the Motion of Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2019-2 for Relief from the Automatic Stay.

Respectfully Submitted,

**NEWMAN WILLIAMS, P.C.**

By: /s/ Robert J. Kidwell, Esq. \_\_\_\_\_  
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